

Housing for Harpswell

Report of:

The Affordable Housing Working Group

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Opportunities for Attainable Housing in Harpswell

The Report of the Affordable Housing Working Group

I. Introduction – The Working Group’s Mission and Objectives

The Town of Harpswell Select Board created the Affordable Housing Working Group (AHWG) as an acknowledgement that the combination of soaring home prices and a lack of available rentals and smaller homes is hurting the community. In meetings with local businesses and fishermen, it was made clear that employers have great difficulty locating, hiring, and retaining staff, due in large part to a lack of available housing. As a follow-up to these discussions, the Select Board charged the AHWG with the following:

“The primary mission of the Affordable Housing Working Group is to develop recommendations to be considered at the 2024 Town Meeting as to what the Town and the larger Harpswell community can do to explore the housing needs of residents and ways to meet those needs. These recommendations should be coordinated with the work of the Comprehensive Plan Task Force.”

This report presents the findings of the AHWG. It follows our mandate to develop recommendations once we have explored the town’s current housing needs and shortfalls. Herein, the AHWG proposes a strategy of programs and actions, including revised ordinance amendments, that together provide significant opportunities for new “attainable housing” in Harpswell. Recommendations are based on the following:

A Focus on Attainable rather than Affordable Housing

In our earliest discussions, the AHWG struggled with the term “affordable housing.” The state affordable housing law defines affordable housing based on income limits, but not all state and federal programs and agencies use the same income limits to define affordable housing.

The AHWG, and the greater community, are not so interested in income limits, but rather in assisting those individuals integral to Harpswell, the people who make our town what it is, to find quality housing within their budget.

Hence, the AHWG chose to use the term “attainable housing” in its work and in this report. Attainable Housing is rental or for-sale housing targeted to individuals and families who are part of the Harpswell community but who cannot afford currently available housing. In some cases, these people may have incomes that exceed the financial limits of other “affordable housing” programs.

Community Involvement

AHWG determined early on that community feedback and input were not only necessary but invaluable. We appreciate the hundreds of thoughtful comments and questions put to us by residents during the numerous interactive housing forums held throughout town. This would have been a far less significant and a far less insightful document without your ongoing encouragement and participation.

Concern for Groundwater

We are cognizant of the community's concerns about the impact of new housing on the quality and quantity of groundwater. Further, we fully support the recommendation in the update of the Comprehensive Plan that the Town undertake a professional community-wide groundwater assessment so that decisions about groundwater protection and future development can be based on scientific fact regarding the bedrock aquifer. Where our own recommendations call for new or expanded use of existing homes, our guidelines begin with the need to assess groundwater adequacy.

A Menu of Small Opportunities

The AHWG proposes that the Town create a wide range of opportunities for attainable housing. This will allow for small-scale activities that are appropriate to Harpswell's character. The group understands that this approach will not solve the community's entire affordable housing problem, but it will allow steps to be taken to provide a range of attainable housing options not currently available in Harpswell.

A Community Focus on Housing

A notable finding of the group is that there is no Town committee, community group, organization, or staff person with overall responsibility for housing in Harpswell, including attainable housing. Therefore, a key recommendation of the Affordable Housing Working Group is that the Town create a permanent Housing Committee to be the focus of housing activities in Harpswell. In addition, the community should explore creating a housing trust fund.

II. Executive Summary

For more than a year and a half, the Affordable Housing Working Group has been exploring housing needs and developing recommendations as to how we can best meet those needs. With the assistance of housing consultant Ivy Vann, a series of pop-up

meetings were held in various areas of town and a full community gathering was held over the summer and fall of 2023. We also created a housing survey for further input that was available both online and in hard copy.

After assessing the feedback from these outreach efforts, i.e., that Harpswell does have a shortage of available, attainable housing, that the protection of groundwater must be a priority, and that any new attainable housing must reflect the style, scale, and character of Harpswell, the AHWG concludes that there is no single solution for the housing shortage and proposes a range of options for the target populations, including the following:

- Create more rental housing with rent that is attainable
- Provide opportunities for the building of attainable homes
- Explore ways, such as home-sharing programs, to assist those wishing to remain at home or age in place
- Encourage the building of Accessory Dwelling Units (ADUs) in non-shoreland areas to provide year-round rentals
- Consider cluster housing for small homes and duplexes, a portion of which shall be required to be attainable and which shall be restricted by easily enforceable covenants.

In order to accomplish these objectives, AHWG recommends undertaking housing related activities and revising specific zoning requirements, all of which are discussed herein. Recommendations made in this report pertain only to the inland district and not to shoreland areas.

Further, the AHWG recommends that a Town Housing Committee, advisory to the Select Board, be established to advocate for and participate in the creation of attainable housing and oversee the recommendations of this report. We also advocate a housing trust fund, whether created by the Town or an independent agency, with possible funding from private donations, revenues from Attainable Housing Tax Increment Financing Districts, or Town appropriations.

III. The Why

Attainable housing, whether for sale or for rent, is hard to come by in Harpswell. On September 12, 2023, thirteen homes were listed for sale in town. The average price was \$1.05 million, and only one was listed for less than \$500,00. On July 17, 2024, twenty-seven homes were listed for sale with an average price of \$1,450,000, and only four were priced below \$500,000. Many of the lower-priced homes, and some of the costlier ones as

well, are purchased for tear-down and replacement with larger, much more expensive dwellings, thereby removing even more homes from the market.

In February of 2024 the median home price nationally was \$400K. In July of 2024, Harpswell's median home price was \$1,070,000.

To afford a \$1,070,000 home requires an income of approximately \$250,000, about five times the average teacher's salary in Maine. Rentals are practically non-existent and when available cost from \$1,900 to \$3,300 a month.

Over half the respondents who filled out housing surveys said they personally knew someone who wanted to live in Harpswell but was unable to find a home they could afford.

- A caregiver and single mother of three was informed that her rental was being sold, and she needed to relocate. Three months later, she was still posting pleas for help.
- Fishermen lament that their children will never be able to afford to live in the town where they grew up.
- A server at a local restaurant who found housing in the winter by renting an Airbnb had to move out for tourist season when the rent increased dramatically.
- A local business owner advertised for a baker, but the only candidate withdrew his application when he discovered housing was neither provided nor available.
- A grandfather is sharing his home with his son and young family because nothing else is available. He describes the situation as "less than ideal."
- A local fisherman went through seven sternmen last year. None stayed when they couldn't find housing. This year, he plans to set fewer traps and will haul by himself, decreasing both his income and his safety on the water.
- Teachers, firefighters, and tradespeople are priced out of the local housing market and forced to live elsewhere.
- Older residents hoping to age in place are forced to leave town and say goodbye to lifelong friends for lack of age-appropriate housing options.

The stories go on. The people who make Harpswell the town it is increasingly find themselves on the outside looking in. This trend will continue. As the town's average of twenty new single-family homes continues to be built each year, the percentage of reasonable, attainable housing units will continue to shrink. Harpswell is in danger of

becoming a mono-culture, a retirement community for the wealthy with fewer and fewer essential workers and a diminished fishing fleet.

IV. The Who

The objective of the Affordable Housing Working Group is to ensure that those who make Harpswell the community it is: the fishermen and waterfront workers, the firemen, caregivers, and school teachers, the carpenters and tradespeople, and the generation that begat them, can still afford to live here.

1. Without a vibrant working waterfront, there will be no Harpswell as we know it. Fishermen, oyster farmers, clam diggers, and dock workers have the right to a home they can afford.
2. The service sector is essential to the ongoing welfare of our community. The firemen who protect us, the teachers who educate our young, and the tradespeople who build and repair our homes have the right to a home they can afford.
3. Families in these groups raise and nurture the children who will be Harpswell's next generation. For the future viability of our town, they too deserve a home they can afford.
4. Our older population is a vital, important resource, whether volunteering, passing down their wisdom, or sharing their experience. Those who wish to remain in the community also have the right to a home they can afford and afford to maintain.

To summarize, the fishing community, the local workforce, families with children, and older adults will be the greatest beneficiaries of the housing programs described herein.

V. Guiding Principles

The Affordable Housing Working Group understands that proposals to create opportunities for attainable housing in Harpswell must be sensitive to the culture and character of the community. During community outreach activities, AHWG was reminded regularly that its proposals need to reflect the needs of Harpswell. The group has been guided by the following principles as it developed its recommendations:

- While any new attainable housing has to be available to anyone, the AHWG has focused on opportunities for creating housing that meets the on-going needs of Harpswell residents, workers, family members, and others with connections to the community. As such, our recommendations are not applicable to short-term

rentals, i.e., rentals of less than a month's duration. Section IV identifies the target populations on which the recommendations focus.

- AHWG's recommendations must be sensitive to the concerns of the larger community regarding potential impacts of new development on groundwater. Proposals for housing need to consider the amount of water used by attainable housing structures and how that compares to the amount used by larger single-family homes.
- Recommendations to create opportunities for attainable housing shall include safeguards to ensure that the scale and character of any new attainable housing are appropriate to Harpswell. Hence, large apartment buildings shall not be considered, nor do we envision traditional housing developments as a viable approach to attainable housing. New developments should be clustered, of limited size, and designed to fit the Harpswell landscape.

VI. Housing Options

- **New Construction**

After the numerous resident meetings and the online and paper surveys mentioned earlier, it was clear that some types of attainable housing appealed to a wide spectrum of the community and some did not. The most favored were the following:

1. Single-family homes, variously referred to as cottages, starter homes, or empty-nester homes.
2. Duplexes, whether units are side-by-side or one above the other.
3. Townhouses, with the emphasis on small and discreet.

Single-family homes of one to three bedrooms, whether for sale or rent, will allow families to raise children and provide options for older adults wishing to downsize. Such homes can be built individually or in cluster developments in a mix of styles.

Duplexes allow for increased land utilization. They are typically rental units, although individual builders or purchasers may opt to live in one unit and rent out the other, thereby offsetting some of the cost. Reduced lot size requirements will make this option more viable for landowners.

Townhouses comprised mainly of one and two bedroom units, are excellent rental and purchase options for singles, couples, roommates, and those looking to downsize or for

maintenance-free living. Such buildings can easily be designed to fit the community and provide additional much-needed housing.

Note on Cluster or Open Space Development

Many residents express positive views concerning Hamilton Place, Harpswell's only workforce cluster housing development. This subdivision located on Harpswell Neck was developed over 15 years ago to provide housing that was more affordable. The subdivision includes smaller single-family homes and common open space. Provisions are in place to maintain the affordability of the units over time. While less than perfect, we can benefit from the many good things that were learned and were done right in this project.

Typical housing developments divide a property into lots and a network of roads or streets providing access to those lots. The total acreage is utilized as either road or building lot. There is little or no common open space.

The cluster or open space development concept allows the houses to be built on smaller individual lots clustered in one part of the total acreage. The land area outside the cluster of homes, cottages, duplexes, etc. is preserved as open space held in common. Natural features, whether trees, hills, rocks, streams, or wetlands are saved from the bulldozer and provide green space for residents and families to enjoy. Such a conservation area should be at least 50% of the total development acreage. This is a more environmentally sound practice that reduces overall development costs, thus allowing for less expensive housing, and encouraging a neighborhood feel.

The example of Hamilton Place shows that even with its limitations, more attainable housing can be created successfully and with multi-faceted benefits. Hamilton Place shows us the missteps and problems to avoid and how to reinforce and build on what works.

B. Existing Homes

Existing but underutilized homes can also be part of the solution. Many of our residents find themselves in situations where one or two people reside in a home that has four or five bedrooms. Not only does this waste space and fail to make use of existing wells and septic systems, but such large older homes are expensive to heat and maintain. The following three options are simple, tried and true ways to increase housing by utilizing the unused portions of these homes:

1. Accessory dwelling units, variously referred to as in-law apartments, granny flats, or ADUs.
2. House splitting, dividing a large single-family home into two or even more units.
3. Home sharing, essentially renting a room and sharing common areas.

Accessory dwelling units (ADUs) are perhaps the most versatile of housing options. They are small units that are accessory to a single-family home. The property owner must live in the home or the ADU. The ADU may be within an existing home, attached to an existing home or accessory structure such as a garage, or be a freestanding structure on the same parcel as the existing home. Homeowners can rent out an ADU to generate income, provide a place for older parents to live, or provide a place for an adult family member who is moving back home.

House splitting is the option of dividing such a home into two separate units without increasing the number of bedrooms. The property owner can live in one of the units and rent the other unit, or both units can be rented or even sold as condos. In the past, large homes were routinely divided into smaller units. Reinstating this practice on a smaller, controlled scale is in the interests of all concerned.

Home sharing allows the homeowner to rent an unused bedroom while sharing common areas with the tenant and providing income to the homeowner. AARP claims 40% of older homeowners are interested in renting a room in their home and, according to Nesterly, a major facilitator of home-sharing arrangements (see www.nesterly.com for more), there are 500,000 empty bedrooms in the state of Maine. As home sharing often involves students, interns, etc., there is an additional benefit of intergenerational support and socializing. We are supportive of the newly-introduced, state-approved Nesterly pilot program for home sharing in Harpswell and we encourage residents to consider it, if such an arrangement is appropriate to their situation.

VII. Capitalizing on the Opportunities

The six housing options discussed in the previous section represent the most viable, realistic, and community-centric opportunities for the creation of attainable housing in Harpswell. Sadly, most of these options are currently difficult or impossible to capitalize on. While recent ordinance amendments have reduced regulatory barriers somewhat, the Town's current zoning and land use regulations still make most of these approaches financially unfeasible or prohibits them outright. Home owners, builders and developers, and owners of developable land are often unaware of these options or do not fully

understand them. The following sections lay out a road map for how each of the options may be utilized to create attainable housing.

A. The Process – New Housing

Increasing opportunities for the construction of new attainable housing requires reducing or removing regulatory obstacles in the Town’s land use regulations. The intent is to facilitate the construction of single-family homes, duplexes or two-family homes, and townhouses. The process for creating opportunities for each housing type, outside of shoreland areas, is similar:

- Revise the Basic Land Use Ordinance to allow single-family homes restricted to “attainable” occupancy to be built on smaller lots
- Revise the Basic Land Use Ordinance to allow duplexes restricted to “attainable” occupancy to be built on smaller lots
- Revise the Basic Land Use Ordinance to allow townhouses with not more than four units per building, restricted to “attainable” occupancy, to be built with a reduced lot area per dwelling unit based on the size of the unit
- Revise the current Workforce Housing provision to establish minimum lot area per unit requirements and to set aside at least 50% of the total area of the parcel as permanent open space
- Establish the attainability requirements for each type of housing
- Create simple design standards to ensure that these units are of an appropriate character for the location
- Undertake an informational program to make landowners, community organizations, builders, and housing developers aware of these new opportunities to construct attainable housing
- Develop a program for the Town Planner to provide assistance to interested parties to understand the affordability/attainability and design requirements

B. The Process – Existing Homes

Increasing the opportunities for creating attainable housing in existing residential structures will be the low-hanging fruit of these efforts and requires specific actions related to each of the options as follows:

ADUs:

1. Publicize the recently approved ordinance revision that allows ADUs in non-shoreland areas of the community
2. Develop simplified but thorough “How to Build an ADU” guidelines and incorporate them into a pamphlet or brochure
3. Publicize the benefits of and support for ADUs through an informational outreach program
4. Explore a program to provide assistance to homeowners interested in creating an ADU including a list of people who can provide structural and design assistance
5. Explore a program to provide homeowners with grants or loans for attainable ADUs

House splitting:

1. Publicize the recently approved ordinance revision that allows a single-family home to be split into two units
2. Create a handout explaining the new opportunity in greater detail
3. Prepare a checklist of issues to be addressed and steps required to split the home
4. Create a list of people who can provide structural and design assistance

Home Sharing

1. Provide ongoing information about how home sharing works and who it benefits
2. Continue to implement an outreach program to increase community awareness of the Maine Housing/Nesterly statewide home-sharing pilot program
3. Monitor the success of the Maine Housing/ Nesterly program
4. If the pilot program is not successful, explore other sponsors for a local home-sharing program

VIII. Ownership and Financing

Efforts to create attainable housing must be “owned” by the community. To the extent possible, this should be housing for the Harpswell community created by the Harpswell community. The Town should encourage local residents to actively participate in the creation of attainable housing to meet the housing needs of our community. This participation can take many forms: the donation of a lot or parcel of land that can be used for attainable housing, participating in home sharing, volunteering to provide technical assistance for evaluating the feasibility of creating an ADU or home splitting, providing financial support to a local housing trust. The opportunities to participate in meeting our housing needs are limitless.

One approach would establish a community loan fund or Housing Trust Fund to provide assistance and funding for the creation of attainable housing, to include assisting older residents to create an ADU in their home or to convert their home to a two-unit structure. This should include provisions for forgiveness of some or all of the principal of the loan if at least one of the units is attainable.

Such a fund could be established by Town or by an independent organization. This fund could be capitalized through private fundraising, grant requests, town appropriations, or revenues generated through Attainable Housing Tax Increment Financing (TIF) districts. The emergence of community cooperatives should also be explored, as should similar programs which feature community inclusion, ownership, and investment.

IX. Land Sourcing

Critical to any new construction approach is affordable/low-cost/free land. Donors should be encouraged to consider attainable housing when donating parcels of land. The town currently owns acreage that may or may not be appropriate and that has no current tax base. Existing landowners might consider dividing a parcel they already own and utilizing it for attainable construction. The latter circumstance might be the property equivalent of house splitting, i.e., an underutilized asset (land) is subdivided and attainable housing built, thus creating a profitable situation for the landowner and more housing for the community.

A housing committee should explore working with conservation organizations such as the Harpswell Heritage Land Trust and others to set aside low-/no-cost buildable lots in non-shoreland areas for the construction of attainable single-family homes. Access should be improved to town-owned lands, including the property at the end of Upland Lane, so that parcels appropriate to attainable housing can be identified and potentially made available for the development of such.

X. Current Land Use Regulations and Proposed Revisions – New Construction

Town regulations, zoning, and ordinances, including the Shoreland Zoning Ordinance, Basic Land Use Ordinance, and Subdivision Ordinance currently include provisions that make the creation of attainable housing difficult, expensive, or impossible. The following are examples of those requirements:

- **Single-Family Homes – Currently** - To build a single family home on a lot that is not part of a subdivision requires a minimum lot size of 40,000 sq ft., close to one acre. If a parcel of land is divided to create three or more lots, it is considered a subdivision, and must have a minimum lot area of 80,000 square feet or almost two acres per unit. This approach has a predictable result: new homes that are large (in part to amortize the land cost), and expensive.

The Town created a Workforce Housing provision a number of years ago to permit the construction of less expensive homes. These provisions allow a reduction in the lot area per unit requirement but apply only to single-family homes, are confusingly complex, and impose requirements for land use and development that don't apply to other subdivisions in Harpswell. These regulations limit the possibility that new, less expensive Workforce Housing will be constructed.

- **Single-Family Homes – Proposed Regulatory Revisions** - Revise the zoning requirements in non-shoreland areas to allow the construction of a new single-family home on a lot with a minimum area of 20,000 square feet for a home of three or more bedrooms designated as attainable housing. If the attainable home has two bedrooms, the minimum lot will be 16,000 square feet. And for an attainable one bedroom home, the minimum lot area should be reduced to 12,000 square feet.

Revise the zoning requirements in non-shoreland areas to create an “attainable housing planned development” provision to replace the current workforce housing provision. The revised provision would allow the construction of an attainable housing development that could include single-family, duplex, and/or townhouse units. The units could be for rental or ownership. The overall bedroom density for dwelling units that will be restricted to being attainable will be 8,000 square feet of lot area per bedroom. The zoning should allow for reduced-size lots if open space within the development is preserved, like the current “flexible lot size” subdivision provision. The standards should require that a groundwater impact study be conducted as the initial step in the design process.

- **Duplex Housing - Currently** – A duplex is simply treated as two separate dwelling units constructed on the same lot. As such, that lot must be a minimum of 80,000 sq. ft., or almost two acres even if the individual units are small one or two bedrooms.
- **Duplex Housing – Proposed Regulatory Provisions** - Revise the zoning requirements in non-shoreland areas to allow a new two-unit residential structure or duplex to be constructed on a lot meeting the minimum lot size for a single-family home, if the total number of bedrooms in the two units is not more than four. If a unit will be designated as an attainable unit, the minimum lot area requirement for that unit should be reduced to 8,000 square feet per bedroom.
- **Townhouse – Currently** – As mentioned, the state subdivision law and the Town’s Subdivision Ordinance define any building with three or more units as a subdivision. Therefore, a townhouse with three or more dwelling units is required to have a minimum area of 80,000 square feet (or 1.83 acres) per unit regardless of whether the unit is a four-bedroom apartment or a one-bedroom apartment. This requirement effectively makes any construction of townhouse-style housing economically unfeasible, whether for attainable housing or not.

The state’s fire codes require that any structure of three or more dwelling units be equipped with a fire suppression sprinkler system. Since the Town relies entirely on wells for water supply, this requirement makes the development of multifamily housing cost prohibitive in the typical situation. However, this requirement does not apply to attached two-unit structures that create a four-unit townhouse when the two-unit structures are separated by a firewall. This allows for the construction of townhouses with four or more units.

- **Townhouse – Proposed Regulatory Revisions** - Revise the inland zoning requirements to allow small townhouse buildings to have a minimum lot area of 10,000 square feet per bedroom, which can be reduced to 8,000 square feet per bedroom for each bedroom that is located in a dwelling unit that is restricted to attainable housing.

XI. Current Housing Regulations and Proposed Revisions – Existing Homes

- **√ Accessory Dwelling Units – Currently – Enacted via AHWG** - Town recently revised the regulations for ADUs in non-shoreland areas. The revised regulations allow one ADU on a lot that has a single-family home. The revised regulations allow the property owner to live in either the principal or accessory unit.

- ✓ **Accessory Dwelling Units – Proposed Regulatory Revisions – Enacted via AHWG** - Revise the recently enacted provisions for ADUs in non-shoreland areas to make them more flexible and to encourage their use as attainable housing. Allow a property to have two ADUs on a lot in addition to the home if the lot has an area of at least 40,000 square feet and at least one of the units will be restricted to attainable occupancy. In addition to the ordinance change, develop a program, possibly in conjunction with a local organization or group, to assist homeowners in evaluating the potential benefits of an ADU, including general information about ADUs, examples of how they can be created, and possible sources of financing. This program could also provide design assistance to homeowners if outside funding is available.
- ✓ **House Splitting – Currently – Enacted via AHWG** - Many older homes are occupied by a single person or couple. Many of these have three, four, or even five bedrooms. The Town recently revised the ordinance in non-shoreland areas to allow a property owner to reconfigure an existing single-family home to create two smaller units as long as the number of bedrooms in the two smaller units is the same or less than the home.
- ✓ **House Splitting – Proposed Regulatory Revisions – Enacted via AHWG** - The recently adopted ordinance amendment does not limit the manner in which the smaller units can be used. The Town should consider further amendments to the ordinance to prohibit dwelling units created under this provision to be used as short-term rentals.
- ✓ **Home Sharing – Currently – Pilot program by Nesterly** - Home sharing is rather simple, and is a relationship as opposed to a legal status. Residents with large homes and extra bedrooms rent out a room and allow the tenant use of the kitchen and other common areas. This arrangement could benefit a homeowner financially and socially, but people are often concerned about finding the “right” person to share their home with.
- ✓ **Home Sharing – The Opportunity – Pilot program by Nesterly** - People are rightfully wary of renting a room to someone they don’t already know. Fortunately, there are programs and services that act as a go-between. They vet both homeowners and possible tenants, record details of the agreement; and stay in regular contact with both parties. These rentals often involve students or younger people studying or starting their careers. Maine Housing has created a statewide home-sharing pilot program. Harpswell should make homeowners aware of this program and monitor its success. (See <https://nesterly.zendesk.com/>)

XII. Associated Recommendations

Create a Town Housing Committee appointed by and advisory to the Select Board to advocate for and participate in the creation of additional attainable housing in town. A key role of the Housing Committee will be to assist in the implementation of the recommendations in this report, including coordinating with other community groups and the Greater Brunswick Housing Corporation (Brunswick Housing Authority).

Create a set of model affordability restrictions and guidelines that can be used by anyone interested in creating attainable housing. All covenants that assure the long-term affordability of attainable housing shall reflect the requirements of this template.

At the Select Board's behest, assess the viability of portions of Mitchell Field and town-owned land on Doughty Point Road as possible locations for Planned Attainable Housing Developments in the future. If development is feasible, consider establishing Tax Increment Financing Districts as needed.

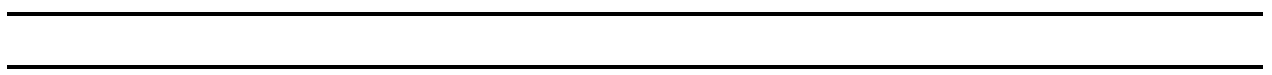
Publicize the Town's willingness to partner with other entities, non-profits, etc., to facilitate the development of attainable housing, including seeking outside grants and other funding.

XIII. Implementation Strategies

Ensure that the update of the Town's Comprehensive Plan supports these objectives and strategies and does not create unnecessary barriers to the creation of attainable housing

Work with the Comprehensive Plan Task Force to incorporate the concept of bedroom density into the land use recommendations in the update of the Comprehensive Plan as it relates to activities to encourage attainable housing.

Work with the Comprehensive Plan Task Force to ensure that the land use proposals in the updated Comprehensive Plan balance the need to protect the Town's groundwater resource and other natural resources with the need to provide attainable housing and do not create unreasonable barriers to providing opportunities for additional attainable housing in Harpswell.



Appendix A - Community Involvement

The Affordable Housing Working Group undertook a process spanning several months to determine what residents thought about housing availability in Harpswell. This process included four interactive pop-up events at four locations throughout town in late July; a large public meeting in August; and a town-wide survey during September and October. The following sections summarize the results of those activities. Detailed reports of the activities are included in the appendices in Section XI.

- ***July Pop-Up Events***

The Affordable Housing Working Group, working with Ivy Vann Town Planning and Urban Design, held four public events in late July. Attendance at each event was around 25 residents.

Each of the four events was staged with nine stations. Some exercises used voting with stick-on dots, and some were set up for short answers. The final two stations asked participants to draw their housing journey and to select four building types from various categories of housing that they thought would fit well in Harpswell. The top vote-getters were cottages, small apartment buildings, and accessory units (ADUs).

Participants told us that they were concerned about housing in Harpswell and by a two-to-one margin stated that they knew someone who had been unable to move to town because of the lack of available housing. People told us housing was expensive and difficult to obtain and that the town needed more variety of housing for people at different stages of their lives.

- ***August 22nd Community Workshop***

The Affordable Housing Working Group, along with consultant Ivy Vann, conducted an interactive workshop at the Harpswell Community School on August 22nd. Approximately 60 residents participated; the participants were primarily older, many said they were retired. There were also representatives of the fishing community.

The purpose of the meeting was two-fold: to inform the Working Group what participants believe to be the issues around housing in town and to tell the Working Group what action, if any, they believe the town should take around housing issues.

Among the issues brought up during the conversation were that the participants or someone they knew had not been able to find affordable housing in Harpswell. Concerns for younger families and, in particular, fishing families, contributed to their willingness to participate in this conversation, they said.

People were also concerned about the need to protect natural resources, particularly groundwater, a theme that has arisen in every conversation about housing in Harpswell.

Participants discussed their current housing situation: some mentioned that their houses were too small but that they were grateful to have them; others said their houses were too big and hard to maintain. Some people mentioned that they worried about the lack of services, such as health care, groceries, and schools. Maintenance and utility costs came up as well. Participants were also concerned about whether they would be able to stay in their current homes as they aged, especially if they were alone.

The issues of maintenance brought up the idea of specialized housing for older adults at some tables; participants noted that finding a small, more accessible place in Harpswell now was nearly impossible, and several stories of people moving out of Harpswell because they couldn't find affordable, accessible housing were shared.

The lack of smaller units or shared housing for either young people or older people was noted.

The Working Group also heard lots of housing stories: people who had to move when a partner died because they could no longer afford or maintain the house on their own; fishermen and lobstermen who couldn't find housing they could afford year-round; and sternmen who couldn't afford anything at all.

The common consensus was that Harpswell was becoming unaffordable for people whose families had lived here for many years. The irregular incomes of some workers, such as lobstermen, fishermen, and outdoor workers in general were noted as problematic since the rent doesn't go down when the income isn't coming in.

- *Housing Survey*

During September and October, townspeople could respond to a short survey about housing. The survey was available online via the Town's website and through social media targeted at families with children, as well as in a paper version that was printed in *The Harpswell Anchor*. Nearly 300 people responded, and the answers supported what was heard at the public events. The detailed results of the housing survey are included in Section XI.

Respondents were primarily homeowners, with 43% owning their home outright and 47% owning it with a mortgage. Respondents were largely of retirement age; 75% of respondents were 55 or older.

- *Conclusions*

Common themes expressed by attendees at the public events and participants in the survey regarding how Harpswell could ease the housing situation include the following: encourage the creation of Accessory Dwelling Units (ADUs) to be used as year-round housing, not short-term rentals; incentivize the creation of long-term rentals; and manage or decrease the number of short-term rentals. Shared housing solutions were suggested, as were cluster subdivisions, where each house would have smaller lots and a large portion of land would be kept in conservation.

Many respondents talked about water. There is a wide perception that the water situation in Harpswell is dire and that adding any housing will exacerbate the issue. It was suggested that people be taught about water conservation and that a hydrology study be considered.

The need for more choices in housing, in general, was mentioned frequently: ADUs, small multifamily buildings, tiny houses, and shared housing. Replicating the existing workforce housing subdivision developed a number of years ago was widely supported. Adding more housing in existing villages was suggested, too, and people talked about the need for small communities and neighborhoods.

Residents are in favor of economic and demographic diversity and a support system for older residents, including affordable housing for caregivers. The consensus was that Harpswell is becoming unaffordable for many whose families have lived here for years.

Appendix B – Parting Thoughts

Members of the Affordable Housing Working Group appreciate this opportunity to assist the community. Concerns about the lack of attainable housing are real. Nothing suggests the situation will improve without a robust response intended specifically to increase available attainable housing.

The AHWG is pleased that we have been able to facilitate recommended changes to town ordinances regulating ADUs and home splitting. There is still much to be done in both cases; however, the way has now been cleared from a regulatory perspective. This is a significant gain and bodes well for the remaining recommendations.

We are also delighted with the involvement of Nesterly in a home-sharing program. Our hopes for the future of this program are high.

The community has been, and hopefully continues to be, a source of wisdom, passion, and practicality in this endeavor to consider the Town's housing situation and how it can be strengthened. There is much good spirit and many good hearts in this town.

The folks who are Harpswell: who live here, who work here, whose family ties are here, who've been here for years, or generations, who contribute, in so many ways, to the greater community, who keep the plows running and the fishing boats on the water, who keep the wheels of the economy turning, deserve a home that meets their needs. Much of the remaining work, the full implementation of the outlined attainable housing options, will fall to the recommended Town Housing Committee. We wish them well.